



First Federal
BANK OF KANSAS CITY

Better.
Together.

Community Reinvestment Act

RETAIL BANKING PRODUCTS AND SERVICES

The Community Reinvestment Act (CRA) and its implementing regulation require financial institutions to include the following in its CRA Public File.

“A list of retail banking services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at the bank's branches and descriptions of material differences in the availability or cost of services at particular branches, if any. At its option, a bank may include information regarding the availability of alternative systems for delivering retail banking services (e.g., ATMs, mobile or online banking, loan production offices, and bank-at-work or mobile branch programs)”. (Refer to 12.CFR 345.43(a)(5))

RETAIL BANKING DEPOSIT PRODUCTS AND SERVICES

Checking Accounts

PRODUCT	MINIMUM OPENING BALANCE	MIN DAILY BALANCE TO AVOID MAINTENANCE SERVICE CHARGE	MONTHLY MAINTENANCE SERVICE CHARGE
First Free Checking	\$25	\$0	\$0
Premier Interest Checking	\$25	\$400 or direct deposit	\$5
Go Account ¹	\$25	\$0	\$0
Money Market	\$1,000	\$1,000	\$5
Premier Money Market ³	\$2,500	\$2,500	\$10
DBA/Non-Profit Checking ²	\$100	\$0	\$0
First Business Checking ²	\$100	\$0	\$0
Business Interest Checking ²	\$100	\$2,000	\$12
Business Money Market	\$2,500	\$2,500	\$10

Savings Accounts

PRODUCT	MINIMUM OPENING BALANCE	MIN DAILY BALANCE TO AVOID MAINTENANCE SERVICE CHARGE	MONTHLY MAINTENANCE SERVICE CHARGE
Statement Savings	\$200	\$200	\$3
First Savings Plus ³	\$50	\$50	\$3
Grow Savings ³	\$25	\$0	\$0
Minor Savings ⁴	\$25	\$0	\$0
Business Statement Savings	\$200	\$200	\$3

¹ This account does not allow check writing.

² 250 free items per statement, then \$.25 per item.

³ This account is only available in combination with a new or existing checking account relationship.

⁴ This account has age limitations and additional ownership requirements, see Truth-In-Savings Disclosure for details.

Certificates of Deposit - \$1000 minimum balance requirement

- 6 Months (interest compounds at maturity)
- 1 – 5 Year Terms (interest compounds quarterly) – *IRA's also available in these terms*
- Ability to withdrawal interest earned at any time
- All terms are offered at a fixed rate
- 7-day grace period at maturity
- Certificate of Deposit Account Registry Service (CDARS) of IntraFi Network Program
- Insured Cash Sweep (ICS) of IntraFi Network Program

Other Retail Banking Services

Please refer to the Common Features – Limits and Fees disclosure for a listing of the various other retail banking services available through First Federal Bank of Kansas City and their corresponding fees.

LENDING PRODUCTS AND SERVICES

Mortgage Lending

Generally, you can buy a home, refinance your home, improve your home, or build a home.

- Missouri Housing Development Commission (MHDC) – First Place Home Loan Program
- US Department of Agriculture
 - Rural Housing Service – Missouri Properties: Special assistance to low- and moderate-income individuals and families
 - Rural Development Loan – Kansas
 - Rural Development Single Family Housing Guaranteed Loan Program – Nationwide
- FFB “Better Together Home Loan Program”
- Construction Perm Home Building Loan
- Conventional – Home purchase and refinance (fixed-rate and adjustable-rate mortgages)
- Non-Conforming Jumbo Loans
- Federal Housing Administration (FHA) Loans
- Veteran’s Administration (VA) Loans
- Physician’s Home Loan Program
- Hometown Heroes Loan Program
- ITIN Loan Program
- Barndominium Loan
- Swing (Bridge) Loans

Other Consumer Lending

- Home Equity Lines of Credit
- Home Equity Installment Loan
- Credit Builder Loan
- Secured Title Loans (New and used vehicles, RVs, boats, motorcycles)
- Personal Loans

Common Features

(Limits and Fees)

First Federal Bank of Kansas City
PO Box 419194
Kansas City , MO 64141-6194
816-241-7800

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

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Effective Date 2/7/2025

MEMBER FDIC
EQUAL HOUSING LENDER

ACCOUNT FEES

Insufficient (NSF) Funds or Overdraft (OD) Fees created by check, in person withdrawal, ATM withdrawal, or other electronic means. We assess a maximum of 3 insufficient or overdraft fees per day. (For returned items that are represented for payment, an insufficient funds - returned fee may be charged EACH time the item is presented when funds are insufficient and the item is returned, OR an insufficient funds - paid fee may be charged if the represented item is paid when funds are insufficient.)

Insufficient Funds - Paid or Returned (item \$10.01 or greater)	\$25
Point of Sale/ATM OD Fee (item \$10.01 or greater)	\$25

Statements

E-Statements (via Internet Banking)	Free
Paper Statement (via mail)	Free

Dormant Fee on accounts with no deposit, withdrawal or transfer activity:

Checking - 1 Year	\$7.50 per month
Savings - 2 Years	\$7.50 per month

Funds Transfers

Mobile Banking	Free
Digital Banking	Free
Telephone (24-Hour Automated Line)	Free

Savings Overdraft Protection

(transfer from savings account)	\$10 per transfer
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MISCELLANEOUS FEES

Coin Sorting and Counting

Free

Collections:

Account (overdrawn closed)	\$35
Checks, Drafts & Foreign Items (min. + actual costs)	\$35 to \$95
Canadian check or drafts	\$22

Copies:

Balance History	\$1
Check (Paid, Deposited)	\$2
Statement	\$5
1098 and/or 1099	\$5
Debit Card receipts	\$25
Other	\$2 min.

Fax (in or out - per page)	\$5
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Garnishment/Levy Processing	\$75
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Night Deposit:

Locking Depository Bag	\$25
Zipper Depository Bag	\$5
Key Replacement	\$5

Stop Payments and Renewals (Checks, ACH, Money Orders, Bill Payments)	\$35
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Pre-inked endorsement stamp For Business Accounts Only	\$18 min., or actual cost
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SAFE DEPOSIT BOXES	(Available at Blue Ridge Banking Center)
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Annual Rental Fees:

3 x 10	\$45
5 x 10	\$65
10 x 10	\$105
Drilling Fee	\$150 min.
Lost Key Fee	\$15
Insufficient Funds for Annual Fee	\$35

WIRE TRANSFERS

Incoming Wire	\$15
Outgoing Wire	\$25

ATM & DEBIT CARD FEES

First Federal, Money Pass and Allpoint ATMs	Free
Foreign ATM Service Charge (Non-First Federal ATMs)	(May be subject to other bank service charges)
Withdrawals and Balance Inquiries	\$2
Card Replacement	\$7.50
Rush Card Order	\$35
Foreign Service Fee (Cross Border Transactions)	up to 1.1%

BANK SERVICES

Deposit Verification of Payment	\$10
Medallion Guaranteed Signature	\$10 per signature
Notary Services:	
First Federal Customers	Free
Non-Customers	\$2 per signature

Research	\$25 per hour, \$5 min.
Statement Balancing	\$25 per hour, \$5 min.
Abandoned Account Research	\$25
CHECKS	
Cashier Checks	\$5
Check Printing	(Fee depends on style of check)
Counter Check (per sheet)	\$2
Money Orders	\$2
On-Us Check Cashing (non-customers)	1% of check, \$10 max.
ATM & Debit Card Withdrawal Limit	\$3,000.00
Point of Sale (POS)	Per business day
ATM & Debit Card Withdrawal Limit	\$505.00
ATM Withdrawal	Per business day